

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	71	57	80	31	29	94	56	39	69
Worker characteristics									
Management, professional, and related	83	75	89	47	44	94	62	47	76
Management, business, and financial	87	79	91	44	41	95	75	61	81
Professional and related	82	73	89	48	45	94	57	42	74
Teachers	85	81	94	73	70	95	31	19	63
Primary, secondary, and special education school teachers	92	88	96	85	83	97	21	12	56
Registered nurses	81	69	85	38	36	94	66	47	71
Service	51	34	67	19	18	94	39	20	53
Protective service	71	59	84	51	48	94	38	21	56
Sales and office	73	57	78	26	23	90	64	44	70
Sales and related	67	44	66	15	12	80	61	38	63
Office and administrative support	77	64	84	32	30	93	65	48	74
Natural resources, construction, and maintenance	70	57	81	32	31	97	56	39	71
Construction, extraction, farming, fishing, and forestry	67	53	79	31	31	97	50	34	68
Installation, maintenance, and repair	74	61	83	33	32	97	62	45	73
Production, transportation, and material moving ...	70	54	78	28	27	95	58	40	68
Production	70	57	80	27	26	97	63	44	71
Transportation and material moving	69	52	76	29	27	94	54	35	65
Full time	80	67	84	36	35	95	64	46	72
Part time	40	23	59	14	12	83	31	15	48
Union	92	87	95	80	77	96	42	30	73
Nonunion	67	51	77	22	20	92	59	41	69
Wage percentiles:⁴									
Lowest 10 percent	34	15	44	6	4	69	31	13	40
Lowest 25 percent	46	26	57	10	8	82	40	20	51
Second 25 percent	72	56	78	26	24	93	60	40	67
Third 25 percent	80	68	86	37	35	95	62	46	74
Highest 25 percent	88	81	91	54	52	96	65	51	79
Highest 10 percent	90	82	92	54	51	95	68	55	80
Establishment characteristics									
Goods-producing industries	75	63	83	31	30	96	67	50	75
Service-providing industries	70	56	80	31	29	93	54	37	68
Education and health services	79	68	86	47	44	94	49	33	68
Educational services	88	83	94	75	70	94	32	21	65
Elementary and secondary schools	91	87	96	86	83	97	19	10	54
Junior colleges, colleges, and universities	87	79	91	56	48	85	62	45	74
Health care and social assistance	72	57	80	26	24	93	62	43	69
Hospitals	89	77	87	52	48	93	70	49	70
Public administration	89	85	96	83	79	95	34	21	60

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	54	38	71	12	11	92	48	32	65
1 to 49 workers	49	35	70	10	9	93	45	29	65
50 to 99 workers	68	48	71	19	17	89	59	39	66
100 workers or more	85	73	86	48	45	94	63	45	72
100 to 499 workers	80	64	80	32	29	93	65	46	70
500 workers or more	90	81	91	63	60	95	61	44	73
Geographic areas									
New England	66	55	83	30	29	96	50	37	73
Middle Atlantic	72	62	86	36	34	94	54	41	76
East North Central	72	59	81	33	31	93	58	40	68
West North Central	73	60	81	31	27	89	58	43	73
South Atlantic	72	56	77	30	27	91	63	40	64
East South Central	73	56	77	28	26	94	57	37	66
West South Central	67	51	77	28	27	96	54	35	64
Mountain	69	55	80	27	25	96	56	39	70
Pacific	68	55	82	33	32	96	51	37	72

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because some employees had access to and participated in both types of plans.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 4. Defined benefit retirement plans: Open and frozen plans, civilian workers,¹ National Compensation Survey, March 2009

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Open plans ²	Frozen plans ³
All workers	85	15
Worker characteristics		
Management, professional, and related	85	15
Management, business, and financial	81	19
Professional and related	86	14
Teachers	90	10
Primary, secondary, and special education school teachers	92	8
Registered nurses	87	13
Service	88	12
Protective service	91	9
Sales and office	82	18
Sales and related	69	31
Office and administrative support	86	14
Natural resources, construction, and maintenance	92	8
Construction, extraction, farming, fishing, and forestry	96	4
Installation, maintenance, and repair	88	12
Production, transportation, and material moving ...	80	20
Production	75	25
Transportation and material moving	85	15
Full time	85	15
Part time	86	14
Union	87	13
Nonunion	83	17
Wage percentiles: ⁴		
Lowest 10 percent	65	35
Lowest 25 percent	78	22
Second 25 percent	86	14
Third 25 percent	87	13
Highest 25 percent	84	16
Highest 10 percent	81	19
Establishment characteristics		
Goods-producing industries	80	20
Service-providing industries	86	14
Education and health services	89	11
Educational services	91	9
Elementary and secondary schools	90	10
Junior colleges, colleges, and universities	92	8
Health care and social assistance	85	15
Hospitals	87	13
Public administration	89	11

See footnotes at end of table.

Table 4. Defined benefit retirement plans: Open and frozen plans, civilian workers,¹ National Compensation Survey, March 2009—Continued

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Open plans ²	Frozen plans ³
1 to 99 workers	87	13
1 to 49 workers	90	10
50 to 99 workers	83	17
100 workers or more	84	16
100 to 499 workers	81	19
500 workers or more	86	14
Geographic areas		
New England	79	21
Middle Atlantic	82	18
East North Central	80	20
West North Central	86	14
South Atlantic	89	11
West South Central	86	14
Pacific	89	11

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² Plans open to new participants.

³ Plans closed to new workers or plans that cease accruals for some or all plan participants.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the

threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 5. Defined benefit frozen retirement plans:¹ Benefits accrual, civilian workers,² National Compensation Survey, March 2009

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Retirement benefit accrual ³		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers	81	5	14
Worker characteristics			
Management, professional, and related	81	7	12
Management, business, and financial	75	7	18
Professional and related	83	8	9
Teachers	100	—	—
Primary, secondary, and special education school teachers	100	—	—
Registered nurses	87	—	13
Service	87	—	—
Protective service	98	—	—
Sales and office	85	4	11
Sales and related	90	2	7
Office and administrative support	83	4	13
Natural resources, construction, and maintenance	88	3	10
Construction, extraction, farming, fishing, and forestry	94	—	—
Installation, maintenance, and repair	86	3	11
Production, transportation, and material moving ...	72	—	—
Production	69	—	—
Transportation and material moving	78	—	—
Full time	81	5	14
Part time	89	—	—
Union	94	2	5
Nonunion	75	6	19
Wage percentiles:⁴			
Lowest 10 percent	79	—	—
Lowest 25 percent	84	—	—
Second 25 percent	78	3	19
Third 25 percent	80	4	16
Highest 25 percent	83	7	11
Highest 10 percent	83	9	9
Establishment characteristics			
Goods-producing industries	68	7	24
Service-providing industries	85	4	11
Education and health services	95	—	5
Educational services	99	—	—
Elementary and secondary schools	100	—	—
Junior colleges, colleges, and universities	97	—	—
Health care and social assistance	89	—	—
Hospitals	84	—	—
Public administration	100	—	—

See footnotes at end of table.

Table 5. Defined benefit frozen retirement plans:¹ Benefits accrual, civilian workers,² National Compensation Survey, March 2009—Continued

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Retirement benefit accrual ³		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
1 to 99 workers	76	3	21
1 to 49 workers	80	3	18
50 to 99 workers	73	—	—
100 workers or more	82	5	13
100 to 499 workers	85	—	—
500 workers or more	80	6	13
Geographic areas			
New England	85	—	—
Middle Atlantic	84	—	16
East North Central	75	—	—
West North Central	74	—	—
South Atlantic	83	—	—
East South Central	72	—	28
West South Central	87	3	10
Mountain	85	—	—
Pacific	89	—	—

¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ Benefit accruals are for existing participants since the plan was closed to new workers or stopped accruing benefits.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the

threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, civilian workers,² National Compensation Survey, March 2009

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
All workers	4	46	50
Worker characteristics			
Management, professional, and related	7	33	60
Management, business, and financial	8	46	46
Professional and related	6	27	67
Teachers	—	4	96
Primary, secondary, and special education school teachers	—	3	97
Registered nurses	—	46	53
Protective service	—	—	92
Office and administrative support	5	43	51
Installation, maintenance, and repair	1	71	28
Full time	5	46	49
Part time	—	45	55
Nonunion	7	54	39
Wage percentiles: ³			
Lowest 10 percent	—	53	—
Lowest 25 percent	1	56	43
Second 25 percent	4	52	44
Highest 25 percent	6	41	53
Highest 10 percent	8	30	62
Establishment characteristics			
Service-providing industries	5	39	56
Education and health services	2	20	78
Elementary and secondary schools	—	2	98
Health care and social assistance	3	38	60
Hospitals	—	—	52
Public administration	—	—	92

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, civilian workers,² National Compensation Survey, March 2009—Continued

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
1 to 99 workers	2	56	42
1 to 49 workers	—	53	—
50 to 99 workers	—	59	41
100 workers or more:			
100 to 499 workers	6	49	45
Geographic areas			
New England	—	—	65
South Atlantic	—	63	—
East South Central	—	54	—
Mountain	—	—	73
Pacific	—	—	64

¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the

estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, civilian workers,² National Compensation Survey, March 2009

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	No alternative to frozen plans	Alternatives to frozen plans available	Alternatives for employees in frozen plans ³			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers	4	96	34	20	46	1
Worker characteristics						
Management, professional, and related	3	97	43	16	44	2
Management, business, and financial	6	94	27	26	45	3
Professional and related	2	98	51	11	44	—
Teachers:						
Primary, secondary, and special education school teachers	—	100	98	—	13	—
Protective service	—	100	86	—	—	—
Sales and office	6	94	17	30	50	—
Office and administrative support	7	93	24	22	52	—
Natural resources, construction, and maintenance	4	96	38	10	53	—
Construction, extraction, farming, fishing, and forestry	7	93	64	—	32	—
Production, transportation, and material moving ...	7	93	26	22	48	—
Transportation and material moving	4	96	27	23	50	—
Full time	5	95	35	20	45	1
Part time	2	98	26	—	56	—
Union	1	99	70	3	36	—
Nonunion	6	94	16	29	51	1
Wage percentiles:⁴						
Second 25 percent	7	93	27	23	47	—
Third 25 percent	7	93	36	19	46	—
Highest 25 percent	3	97	44	16	43	2
Highest 10 percent	3	97	45	17	40	—
Establishment characteristics						
Goods-producing industries	7	93	21	24	51	—
Service-providing industries	4	96	38	19	44	—
Education and health services	2	98	63	3	41	—
Educational services:						
Elementary and secondary schools	—	100	98	—	12	—
Public administration	—	100	93	—	—	—

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, civilian workers,² National Compensation Survey, March 2009—Continued

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	No alternative to frozen plans	Alternatives to frozen plans available	Alternatives for employees in frozen plans ³			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
1 to 99 workers	2	98	17	33	51	2
1 to 49 workers	4	96	—	32	54	4
50 to 99 workers	—	100	23	34	48	—
100 workers or more	5	95	37	18	45	—
100 to 499 workers	6	94	25	21	49	—
500 workers or more	4	96	45	16	42	—
Geographic areas						
Middle Atlantic	6	94	53	19	21	—
East North Central	3	97	28	21	51	—
South Atlantic	10	90	16	20	57	—
Mountain	—	100	—	—	72	—

¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ The sum of the individual components may be greater than the total because some employers offer more than one alternative.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below

the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2009

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	65	35	80	20
Worker characteristics				
Management, professional, and related	67	33	82	18
Management, business, and financial	71	29	86	14
Professional and related	65	35	81	19
Teachers	54	46	74	26
Primary, secondary, and special education school teachers	44	56	67	33
Registered nurses	65	35	83	17
Service	67	33	85	15
Protective service	65	35	76	24
Sales and office	62	38	74	26
Sales and related	56	44	62	38
Office and administrative support	65	35	81	19
Natural resources, construction, and maintenance	69	31	82	18
Construction, extraction, farming, fishing, and forestry	58	42	74	26
Installation, maintenance, and repair	77	23	88	12
Production, transportation, and material moving	66	34	80	20
Production	68	32	82	18
Transportation and material moving	63	37	76	24
Full time	66	34	80	20
Part time	61	39	78	22
Union	57	43	77	23
Nonunion	66	34	80	20
Wage percentiles:²				
Lowest 10 percent	72	28	87	13
Lowest 25 percent	60	40	73	27
Second 25 percent	63	37	78	22
Third 25 percent	68	32	82	18
Highest 25 percent	67	33	82	18
Highest 10 percent	66	34	81	19
Establishment characteristics				
Goods-producing industries	68	32	81	19
Service-providing industries	65	35	79	21
Education and health services	60	40	80	20
Educational services	55	45	75	25
Elementary and secondary schools	43	57	64	36
Junior colleges, colleges, and universities	61	39	80	20
Health care and social assistance	61	39	82	18
Hospitals	71	29	84	16
Public administration	58	42	80	20

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2009—Continued

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers	65	35	82	18
1 to 49 workers	65	35	82	18
50 to 99 workers	65	35	82	18
100 workers or more	65	35	79	21
100 to 499 workers	62	38	76	24
500 workers or more	69	31	81	19
Geographic areas				
New England	70	30	81	19
Middle Atlantic	62	38	82	18
East North Central	59	41	76	24
West North Central	65	35	82	18
South Atlantic	63	37	77	23
East South Central	75	25	84	16
West South Central	68	32	78	22
Mountain	66	34	79	21
Pacific	72	28	83	17

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	67	51	77	21	20	93	61	43	70
Worker characteristics									
Management, professional, and related	80	69	87	30	28	95	75	60	80
Management, business, and financial	86	77	90	35	33	95	83	69	83
Professional and related	77	65	85	27	25	94	72	56	78
Service	45	26	57	8	8	92	41	21	51
Protective service	44	23	51	7	5	70	42	21	49
Sales and office	71	54	75	20	18	89	67	47	70
Sales and related	67	44	66	15	12	80	61	39	63
Office and administrative support	74	60	81	24	22	93	70	52	74
Natural resources, construction, and maintenance	68	53	79	26	26	98	58	41	71
Construction, extraction, farming, fishing, and forestry	64	49	76	25	25	98	52	36	69
Installation, maintenance, and repair	72	59	81	28	27	97	65	48	74
Production, transportation, and material moving ...	69	53	77	26	24	95	60	41	68
Production	70	56	80	27	26	97	63	45	71
Transportation and material moving	68	50	74	25	23	93	56	37	65
Full time	76	61	80	25	24	95	70	51	74
Part time	39	22	55	11	9	80	34	16	48
Union	87	82	94	68	66	97	54	44	81
Nonunion	65	48	74	16	15	91	62	43	69
Wage percentiles:³									
Lowest 10 percent	35	15	43	5	3	67	33	13	40
Lowest 25 percent	43	23	52	8	6	77	39	19	49
Second 25 percent	69	50	73	16	15	91	64	43	67
Third 25 percent	76	63	83	25	24	96	69	52	75
Highest 25 percent	84	75	89	39	38	96	77	62	81
Highest 10 percent	86	78	90	39	37	95	81	68	84
Establishment characteristics									
Goods-producing industries	75	62	83	31	29	96	67	51	75
Construction	62	47	76	19	18	97	51	36	71
Manufacturing	81	68	85	35	34	96	74	56	76
Service-providing industries	65	49	75	19	18	92	60	41	69
Trade, transportation, and utilities	73	53	72	22	19	86	64	44	68
Wholesale trade	80	64	81	17	16	96	75	58	77
Retail trade	69	44	63	16	12	74	60	37	61
Transportation and warehousing	76	64	84	35	33	94	61	46	75
Utilities	95	93	98	85	83	98	91	73	80

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	83	74	88	49	48	97	81	60	74
Financial activities	84	73	87	43	41	96	81	62	76
Finance and insurance	90	82	92	51	49	96	87	69	79
Credit intermediation and related activities	94	86	92	57	55	97	91	69	76
Insurance carriers and related activities	85	78	91	47	45	95	83	69	83
Real estate and rental and leasing	65	42	64	12	12	98	60	35	58
Professional and business services	59	48	80	13	13	97	58	44	77
Professional and technical services	73	62	85	10	10	100	73	60	83
Administrative and waste services	38	25	67	9	9	99	36	23	64
Education and health services	71	56	79	21	20	94	64	45	71
Educational services	75	63	84	18	15	87	67	55	82
Junior colleges, colleges, and universities	88	78	88	18	15	84	87	75	86
Health care and social assistance	70	55	78	22	21	95	63	43	69
Leisure and hospitality	39	18	46	3	2	89	37	16	43
Accommodation and food services	38	17	44	3	2	96	37	15	41
Other services	45	31	68	9	9	92	40	24	62
1 to 99 workers	53	36	69	10	9	91	49	32	65
1 to 49 workers	48	33	69	8	8	93	46	30	65
50 to 99 workers	66	46	69	15	13	86	61	40	66
100 workers or more	83	68	82	34	32	94	74	55	74
100 to 499 workers	79	61	77	24	22	92	72	51	71
500 workers or more	88	77	88	48	46	95	78	60	77
Geographic areas									
New England	63	50	80	21	20	95	58	42	73
Middle Atlantic	69	58	84	27	25	95	60	47	77
East North Central	70	55	78	26	24	91	62	44	71
West North Central	70	55	79	22	20	94	63	46	73
South Atlantic	68	49	72	18	16	90	65	44	67
East South Central	69	49	71	—	—	—	65	43	67
West South Central	62	44	71	18	17	94	60	38	64
Mountain	66	50	76	17	16	95	62	44	70
Pacific	63	49	77	23	22	96	56	39	70

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because some employees had access to and participated in both types of plans.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile

values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 3. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, private industry workers, National Compensation Survey, March 2009

Characteristics	Employee contribution required	Fixed percent of earnings ¹			Employee contribution not required
		Total	Mean fixed percent of earnings	Median fixed percent of earnings	
All workers	0.8	0.8	0.8	—	0.8
Worker characteristics					
Management, professional, and related	0.6	0.6	0.6	—	0.6
Management, business, and financial	0.4	0.3	0.3	0.3	0.4
Professional and related	1.0	1.0	0.7	—	1.0
Service	—	—	—	—	—
Sales and office	—	—	—	—	—
Sales and related	0.5	—	—	—	0.5
Office and administrative support	—	—	—	—	—
Natural resources, construction, and maintenance	1.4	1.0	0.3	—	1.4
Construction, extraction, farming, fishing, and forestry	1.5	—	—	—	1.5
Installation, maintenance, and repair	2.2	—	—	—	2.2
Production, transportation, and material moving ...	1.1	0.5	0.5	—	1.1
Production	1.4	—	—	—	1.4
Transportation and material moving	1.9	0.8	0.7	—	1.9
Full time	0.8	0.7	0.8	—	0.8
Part time	2.3	—	—	—	2.3
Union	1.3	—	—	—	1.3
Nonunion	0.7	0.6	0.8	—	0.7
Wage percentiles: ²					
Lowest 10 percent	—	—	—	—	—
Lowest 25 percent	—	—	—	—	—
Second 25 percent	0.8	0.7	—	—	0.8
Third 25 percent	0.6	0.4	0.5	0.3	0.6
Highest 25 percent	0.8	0.5	0.5	—	0.8
Highest 10 percent	1.0	0.9	0.8	—	1.0
Establishment characteristics					
Goods-producing industries	0.7	0.3	0.0	0.0	0.7
Construction	1.8	—	—	—	1.8
Manufacturing	0.6	0.4	0.0	0.0	0.6
Service-providing industries	1.1	1.0	0.9	—	1.1
Trade, transportation, and utilities	1.2	0.9	0.7	—	1.2
Wholesale trade	—	—	—	—	—
Retail trade	—	—	—	—	0.2
Transportation and warehousing	2.9	—	—	—	2.9
Utilities	—	—	—	—	—

See footnotes at end of table.

Table 3. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Employee contribution required	Fixed percent of earnings ¹			Employee contribution not required
		Total	Mean fixed percent of earnings	Median fixed percent of earnings	
Information	—	—	—	—	—
Financial activities	—	—	—	—	—
Finance and insurance	0.2	(³)	0.5	—	0.2
Credit intermediation and related activities	0.3	0.2	0.3	—	0.3
Insurance carriers and related activities	—	—	—	—	0.1
Professional and business services	—	—	—	—	—
Education and health services	—	—	—	—	—
Junior colleges, colleges, and universities	0.9	0.7	0.2	0.0	0.9
Health care and social assistance	—	—	—	—	—
Accommodation and food services	—	—	—	—	0.0
1 to 99 workers	1.1	0.8	0.7	—	1.1
1 to 49 workers	1.6	1.2	0.8	—	1.6
50 to 99 workers	0.9	—	—	—	0.9
100 workers or more	1.0	0.9	0.8	—	1.0
100 to 499 workers	2.4	—	—	—	2.4
500 workers or more	0.5	0.4	0.6	0.2	0.5
Geographic areas					
New England	1.2	0.6	1.0	2.0	1.2
Middle Atlantic	1.0	0.4	0.6	—	1.0
East North Central	0.6	0.3	0.9	—	0.6
West North Central	2.5	—	—	—	2.5
South Atlantic	1.0	0.8	0.3	0.0	1.0
West South Central	—	—	—	—	—
Pacific	0.8	0.6	0.8	—	0.8

¹ The employee contributes a fixed percentage of his or her earnings to the retirement plan.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

³ Less than 0.05.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 4. Defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2009

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Open plans ¹	Frozen plans ²
All workers	81	19
Worker characteristics		
Management, professional, and related	78	22
Management, business, and financial	76	24
Professional and related	79	21
Service	85	15
Sales and office	79	21
Sales and related	68	32
Office and administrative support	83	17
Natural resources, construction, and maintenance	92	8
Construction, extraction, farming, fishing, and forestry	97	3
Installation, maintenance, and repair	87	13
Production, transportation, and material moving ...	79	21
Production	74	26
Transportation and material moving	85	15
Full time	80	20
Part time	84	16
Union	90	10
Nonunion	76	24
Wage percentiles: ³		
Lowest 10 percent	58	42
Lowest 25 percent	67	33
Second 25 percent	81	19
Third 25 percent	85	15
Highest 25 percent	81	19
Highest 10 percent	78	22
Establishment characteristics		
Goods-producing industries	79	21
Construction	100	—
Manufacturing	73	27
Service-providing industries	81	19
Trade, transportation, and utilities	77	23
Wholesale trade	77	23
Retail trade	66	34
Transportation and warehousing	90	10
Utilities	86	14

See footnotes at end of table.

Table 4. Defined benefit retirement plans: Open and frozen plans, private industry workers, National Compensation Survey, March 2009—Continued

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Open plans ¹	Frozen plans ²
Information	73	27
Financial activities	85	15
Finance and insurance	86	14
Credit intermediation and related activities	87	13
Insurance carriers and related activities	88	12
Professional and business services	82	18
Education and health services	85	15
Junior colleges, colleges, and universities	—	—
Health care and social assistance	85	15
Accommodation and food services	—	—
1 to 99 workers	86	14
1 to 49 workers	89	11
50 to 99 workers	80	20
100 workers or more	79	21
100 to 499 workers	77	23
500 workers or more	81	19
Geographic areas		
New England	83	17
Middle Atlantic	86	14
East North Central	74	26
West North Central	82	18
South Atlantic	79	21
West South Central	78	22
Pacific	90	10

¹ Plans open to new participants.

² Plans closed to new workers or plans that cease accruals for some or all plan participants.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for

more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009-.htm.

Table 5. Defined benefit frozen retirement plans:¹ Benefits accrual, private industry workers, National Compensation Survey, March 2009

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Retirement benefit accrual ²		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers	75	6	19
Worker characteristics			
Management, professional, and related	70	12	18
Management, business, and financial	69	9	23
Professional and related	70	—	—
Service	74	—	—
Protective service	79	—	—
Sales and office	83	4	13
Sales and related	90	2	8
Office and administrative support	78	5	17
Natural resources, construction, and maintenance	85	3	12
Construction, extraction, farming, fishing, and forestry	90	—	—
Installation, maintenance, and repair	84	4	12
Production, transportation, and material moving ...	70	—	—
Production	68	—	—
Transportation and material moving	74	—	—
Full time	74	7	19
Part time	86	—	—
Union	84	—	—
Nonunion	72	7	21
Wage percentiles:³			
Lowest 10 percent	75	—	—
Lowest 25 percent	84	—	—
Second 25 percent	71	4	25
Third 25 percent	72	5	23
Highest 25 percent	74	10	16
Highest 10 percent	72	13	15
Establishment characteristics			
Goods-producing industries	68	8	24
Manufacturing	68	8	24
Service-providing industries	77	6	17
Trade, transportation, and utilities	90	—	—
Wholesale trade	84	—	—
Retail trade	93	—	7
Transportation and warehousing	85	—	—
Utilities	89	—	—

See footnotes at end of table.

Table 5. Defined benefit frozen retirement plans:¹ Benefits accrual, private industry workers, National Compensation Survey, March 2009—Continued

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Retirement benefit accrual ²		
	All existing participants continue to accrue benefits	Some existing participants continue to accrue benefits	No existing participants continue to accrue benefits
Information	78	—	21
Financial activities	61	7	32
Finance and insurance	58	7	34
Credit intermediation and related activities	64	—	—
Insurance carriers and related activities	71	—	—
Professional and business services	54	—	—
Professional and technical services	—	69	—
Education and health services	89	—	—
Educational services	91	—	—
Junior colleges, colleges, and universities	91	—	—
Health care and social assistance	88	—	—
1 to 99 workers	72	4	24
1 to 49 workers	77	3	20
50 to 99 workers	67	—	—
100 workers or more	75	7	18
100 to 499 workers	82	—	—
500 workers or more	70	10	20
Geographic areas			
New England	69	—	—
Middle Atlantic	69	—	30
East North Central	70	—	—
West North Central	66	—	—
South Atlantic	82	—	—
East South Central	73	—	—
West South Central	84	4	13
Mountain	85	—	—
Pacific	78	—	—

¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.

² Benefit accruals are for existing participants since the plan was closed to new workers or stopped accruing benefits.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation

Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, private industry workers, National Compensation Survey, March 2009

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
All workers	6	61	33
Worker characteristics			
Management, professional, and related	10	50	40
Management, business, and financial	10	53	37
Professional and related	11	47	42
Sales and office:			
Office and administrative support	7	54	40
Natural resources, construction, and maintenance:			
Installation, maintenance, and repair	1	80	19
Full time	6	62	32
Part time	—	58	42
Nonunion	7	59	34
Wage percentiles: ²			
Lowest 25 percent	—	57	—
Second 25 percent	5	67	28
Highest 25 percent	9	58	33
Highest 10 percent	13	47	40
Establishment characteristics			
Service-providing industries	7	57	36
Wholesale trade	26	49	25
Utilities	26	17	56
Information	—	70	—
Financial activities	—	55	—
Finance and insurance	5	60	35
Credit intermediation and related activities	—	53	—
Insurance carriers and related activities	—	63	36
Education and health services	3	47	49
Health care and social assistance	—	—	54
Other services	—	94	—
1 to 99 workers	2	63	35
1 to 49 workers	—	56	—
50 to 99 workers	—	69	31
100 workers or more:			
100 to 499 workers	7	60	33

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, private industry workers, National Compensation Survey, March 2009—Continued

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
Geographic areas			
New England	—	56	—
South Atlantic	—	69	—
East South Central	—	54	—
Mountain	—	—	72
Pacific	—	57	—

¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, private industry workers, National Compensation Survey, March 2009

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	No alternative to frozen plans	Alternatives to frozen plans available	Alternatives for employees in frozen plans ²			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers	6	94	11	28	56	1
Worker characteristics						
Management, professional, and related	5	95	11	25	59	3
Management, business, and financial	7	93	11	33	49	4
Professional and related	3	97	12	20	66	—
Service:						
Protective service	—	100	—	—	65	—
Sales and office	7	93	4	36	54	1
Office and administrative support	9	91	5	29	57	—
Natural resources, construction, and maintenance	5	95	24	13	62	—
Construction, extraction, farming, fishing, and forestry	12	88	42	—	40	—
Production, transportation, and material moving ...	8	92	21	23	51	—
Transportation and material moving	4	96	—	27	57	—
Full time	6	94	12	28	55	1
Part time	2	98	4	—	70	—
Union	3	97	30	8	62	—
Nonunion	7	93	7	32	54	2
Wage percentiles:³						
Second 25 percent	10	90	5	29	57	—
Third 25 percent	9	91	9	29	54	—
Highest 25 percent	4	96	18	23	56	2
Highest 10 percent	4	96	13	27	57	—
Establishment characteristics						
Goods-producing industries	7	93	21	24	51	—
Manufacturing	7	93	21	24	51	—
Service-providing industries	6	94	7	29	58	—
Trade, transportation, and utilities	2	98	11	42	46	—
Retail trade	—	100	1	51	47	—
Transportation and warehousing	—	100	—	—	84	—
Utilities	26	74	43	—	—	—

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, private industry workers, National Compensation Survey, March 2009—Continued

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	No alternative to frozen plans	Alternatives to frozen plans available	Alternatives for employees in frozen plans ²			
			New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
Financial activities	23	77	10	41	27	—
Finance and insurance	17	83	10	44	29	—
Education and health services	5	95	—	7	86	—
1 to 99 workers	2	98	5	38	54	2
1 to 49 workers	4	96	—	35	55	—
50 to 99 workers	—	100	—	41	52	—
100 workers or more	7	93	13	26	56	—
100 to 499 workers	8	92	8	26	57	—
500 workers or more	6	94	16	25	56	—
Geographic areas						
Middle Atlantic	11	89	10	37	40	—
East North Central	4	96	17	25	57	—
South Atlantic	11	89	—	21	60	—
Mountain	—	100	—	—	74	—

¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.

² The sum of the individual components may be greater than the total because some employers offer more than one alternative.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the

United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2009

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	66	34	80	20
Worker characteristics				
Management, professional, and related	68	32	83	17
Management, business, and financial	72	28	86	14
Professional and related	66	34	82	18
Service	67	33	86	14
Protective service	70	30	79	21
Sales and office	62	38	74	26
Sales and related	56	44	62	38
Office and administrative support	66	34	80	20
Natural resources, construction, and maintenance	69	31	82	18
Construction, extraction, farming, fishing, and forestry	57	43	74	26
Installation, maintenance, and repair	78	22	88	12
Production, transportation, and material moving ...	66	34	80	20
Production	68	32	82	18
Transportation and material moving	63	37	76	24
Full time	66	34	80	20
Part time	61	39	78	22
Union	60	40	79	21
Nonunion	66	34	80	20
Wage percentiles: ¹				
Lowest 10 percent	73	27	88	12
Lowest 25 percent	62	38	76	24
Second 25 percent	61	39	75	25
Third 25 percent	68	32	82	18
Highest 25 percent	69	31	83	17
Highest 10 percent	68	32	83	17
Establishment characteristics				
Goods-producing industries	68	32	81	19
Construction	55	45	72	28
Manufacturing	71	29	84	16
Service-providing industries	65	35	80	20
Trade, transportation, and utilities	58	42	68	32
Wholesale trade	71	29	84	16
Retail trade	50	50	57	43
Transportation and warehousing	58	42	71	29
Utilities	90	10	97	3

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2009—Continued

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	83	17	90	10
Financial activities	74	26	85	15
Finance and insurance	74	26	85	15
Credit intermediation and related activities	75	25	86	14
Insurance carriers and related activities	77	23	87	13
Real estate and rental and leasing	78	22	83	17
Professional and business services	67	33	85	15
Professional and technical services	63	37	83	17
Administrative and waste services	71	29	84	16
Education and health services	60	40	82	18
Educational services	57	43	81	19
Junior colleges, colleges, and universities	59	41	84	16
Health care and social assistance	61	39	82	18
Leisure and hospitality	—	—	92	8
Accommodation and food services	—	—	96	4
Other services	61	39	87	13
1 to 99 workers	65	35	81	19
1 to 49 workers	65	35	81	19
50 to 99 workers	65	35	81	19
100 workers or more	66	34	79	21
100 to 499 workers	62	38	75	25
500 workers or more	71	29	83	17
Geographic areas				
New England	70	30	81	19
Middle Atlantic	62	38	83	17
East North Central	60	40	76	24
West North Central	64	36	81	19
South Atlantic	64	36	78	22
East South Central	75	25	83	17
West South Central	66	34	77	23
Mountain	67	33	79	21
Pacific	75	25	84	16

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	90	86	95	84	79	94	30	17	58
Worker characteristics									
Management, professional, and related	92	87	95	87	82	94	30	17	56
Professional and related	91	87	95	87	82	94	28	16	55
Teachers	91	88	96	89	84	95	24	13	52
Primary, secondary, and special education school teachers	97	94	97	96	94	97	17	7	45
Registered nurses	94	86	92	76	71	93	48	29	60
Service	84	79	95	77	73	95	28	17	60
Protective service	91	86	95	84	80	95	35	22	62
Sales and office	90	87	96	82	77	95	33	21	63
Office and administrative support	91	88	96	83	79	95	33	21	62
Natural resources, construction, and maintenance	94	91	97	87	83	96	34	18	54
Production, transportation, and material moving ...	88	85	97	80	78	97	23	15	67
Full time	99	95	96	92	87	95	34	20	59
Part time	41	37	89	38	34	90	10	5	53
Union	97	94	96	96	91	95	26	14	53
Nonunion	84	79	95	74	69	93	33	20	62
Wage percentiles:³									
Lowest 10 percent	58	54	92	49	45	92	18	11	61
Lowest 25 percent	74	69	94	65	61	94	25	14	58
Second 25 percent	94	89	95	88	82	94	33	19	57
Third 25 percent	95	91	96	89	84	95	32	19	58
Highest 25 percent	97	94	96	94	89	95	31	18	59
Highest 10 percent	97	94	96	92	87	94	33	19	58
Establishment characteristics									
Service-providing industries	90	85	95	84	79	94	30	18	59
Education and health services	91	87	95	86	81	94	28	16	56
Educational services	91	87	96	89	84	95	23	12	53
Elementary and secondary schools	93	90	97	92	89	97	16	7	46
Junior colleges, colleges, and universities	86	79	92	78	66	85	48	29	61
Health care and social assistance	92	83	90	70	62	89	57	37	66
Hospitals	93	83	90	66	59	88	61	41	68
Public administration	89	85	96	83	79	95	34	21	60
1 to 99 workers	78	75	96	66	63	95	26	19	73
1 to 49 workers	72	68	95	58	54	93	25	18	72
50 to 99 workers	88	85	97	78	76	97	28	21	74
100 workers or more	91	87	95	86	82	94	30	17	57
100 to 499 workers	87	83	95	81	76	95	27	15	56
500 workers or more	93	89	95	88	83	94	32	18	57

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009—Continued

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	93	87	94	87	78	90	45	26	58
Local government	89	85	96	82	79	96	25	15	59
Geographic areas									
New England	86	83	97	86	83	97	7	6	85
Middle Atlantic	92	86	94	89	82	92	19	12	64
East North Central	85	82	97	80	77	96	36	14	40
West North Central	89	81	91	76	63	83	32	24	74
South Atlantic	91	85	94	88	81	93	49	21	44
East South Central	90	86	96	80	78	98	24	14	59
West South Central	90	88	98	78	77	98	26	18	70
Mountain	89	86	97	84	81	97	22	15	67
Pacific	92	89	97	88	85	97	26	23	89

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because some employees had access to and participated in both types of plans.

³ The percentile groupings are based on the average wage for each occupation

surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 3. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2009

Characteristics	Employee contribution required	Fixed percent of earnings ¹			Employee contribution not required
		Total	Mean fixed percent of earnings	Median fixed percent of earnings	
All workers	2.0	2.0	0.1	0.0	2.0
Worker characteristics					
Management, professional, and related	2.1	2.1	0.1	0.0	2.1
Professional and related	2.0	2.0	0.1	0.0	2.0
Teachers	2.1	2.2	0.1	0.1	2.1
Primary, secondary, and special education school teachers	2.2	2.2	0.1	0.1	2.2
Registered nurses	4.9	4.9	0.4	0.7	4.9
Service	2.1	2.2	0.1	0.2	2.1
Protective service	2.9	3.1	0.1	0.4	2.9
Sales and office	2.6	2.7	0.1	0.2	2.6
Office and administrative support	2.6	2.7	0.1	0.4	2.6
Natural resources, construction, and maintenance	2.9	3.0	0.2	0.5	2.9
Production, transportation, and material moving ...	3.0	3.4	0.2	0.3	3.0
Full time	2.0	2.1	0.1	0.0	2.0
Part time	2.2	2.6	0.2	0.1	2.2
Union	2.3	2.3	0.1	0.4	2.3
Nonunion	2.4	2.5	0.1	0.0	2.4
Wage percentiles: ²					
Lowest 10 percent	3.4	3.7	0.2	0.8	3.4
Lowest 25 percent	2.4	2.5	0.1	0.1	2.4
Second 25 percent	2.6	2.6	0.1	0.2	2.6
Third 25 percent	2.6	2.6	0.1	0.3	2.6
Highest 25 percent	1.6	1.7	0.1	0.1	1.6
Highest 10 percent	1.7	1.9	0.1	0.3	1.7
Establishment characteristics					
Service-providing industries	2.0	2.0	0.1	0.0	2.0
Education and health services	1.9	1.9	0.1	0.0	1.9
Educational services	1.9	2.0	0.1	0.0	1.9
Elementary and secondary schools	2.0	2.1	0.1	0.0	2.0
Junior colleges, colleges, and universities	3.3	3.5	0.2	0.4	3.3
Health care and social assistance	4.4	4.4	0.3	0.8	4.4
Hospitals	5.4	5.5	0.3	0.7	5.4
Public administration	3.0	3.0	0.1	0.0	3.0
1 to 99 workers	3.2	3.2	0.3	0.1	3.2
1 to 49 workers	2.9	3.0	0.3	0.3	2.9
50 to 99 workers	4.9	5.0	0.4	0.4	4.9
100 workers or more	2.0	2.0	0.1	0.0	2.0
100 to 499 workers	2.9	3.0	0.1	0.1	2.9
500 workers or more	2.2	2.2	0.1	0.0	2.2

See footnotes at end of table.

Table 3. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Employee contribution required	Fixed percent of earnings ¹			Employee contribution not required
		Total	Mean fixed percent of earnings	Median fixed percent of earnings	
State government	3.6	3.4	0.2	0.0	3.6
Local government	1.7	1.8	0.1	0.0	1.7
Geographic areas					
New England	0.2	4.8	0.2	0.8	0.2
Middle Atlantic	1.4	1.3	0.2	0.0	1.4
East North Central	5.5	5.4	0.2	0.1	5.5
West North Central	2.2	2.2	0.4	0.5	2.2
South Atlantic	6.0	6.1	0.1	0.0	6.0
East South Central	2.4	2.4	0.4	1.8	2.4
West South Central	—	—	—	—	—
Mountain	—	—	—	—	—
Pacific	5.5	5.3	0.2	0.0	5.5

¹ The employee contributes a fixed percentage of his or her earnings to the retirement plan.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical

Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 4. Defined benefit retirement plans: Open and frozen plans, State and local government workers, National Compensation Survey, March 2009

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Open plans ¹	Frozen plans ²
All workers	90	10
Worker characteristics		
Management, professional, and related	90	10
Professional and related	90	10
Teachers	90	10
Primary, secondary, and special education school teachers	92	8
Registered nurses	89	11
Service	90	10
Protective service	91	9
Sales and office	90	10
Office and administrative support	91	9
Natural resources, construction, and maintenance	94	6
Production, transportation, and material moving ...	90	10
Full time	90	10
Part time	90	10
Union	85	15
Nonunion	95	5
Wage percentiles: ³		
Lowest 10 percent	96	4
Lowest 25 percent	93	7
Second 25 percent	90	10
Third 25 percent	92	8
Highest 25 percent	87	13
Highest 10 percent	84	16
Establishment characteristics		
Service-providing industries	90	10
Education and health services	90	10
Educational services	91	9
Elementary and secondary schools	90	10
Junior colleges, colleges, and universities	93	7
Health care and social assistance	87	13
Hospitals	86	14
Public administration	89	11
1 to 99 workers	93	7
1 to 49 workers	95	5
50 to 99 workers	90	10
100 workers or more	90	10
100 to 499 workers	90	10
500 workers or more	90	10

See footnotes at end of table.

Table 4. Defined benefit retirement plans: Open and frozen plans, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers participating in defined benefit plans = 100 percent)

Characteristics	Open plans ¹	Frozen plans ²
State government	90	10
Local government	90	10
Geographic areas		
New England	74	26
Middle Atlantic	76	24
East North Central	91	9
West North Central	—	—
South Atlantic	98	2
East South Central	100	—
West South Central	94	6
Mountain	—	—
Pacific	87	13

¹ Plans open to new participants.

² Plans closed to new workers or plans that cease accruals for some or all plan participants.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for

more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 5. Defined benefit frozen retirement plans:¹ Benefits accrual, State and local government workers, National Compensation Survey, March 2009

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Retirement benefit accrual ²	
	All existing participants continue to accrue benefits	No existing participants continue to accrue benefits
All workers	99	1
Worker characteristics		
Management, professional, and related	99	1
Professional and related	99	1
Teachers	100	—
Primary, secondary, and special education school teachers	100	—
Registered nurses	100	—
Protective service	100	—
Sales and office	100	—
Office and administrative support	100	—
Natural resources, construction, and maintenance	100	—
Production, transportation, and material moving ...	100	—
Full time	99	1
Part time	100	—
Union	100	—
Nonunion	97	3
Wage percentiles: ³		
Highest 25 percent	100	—
Highest 10 percent	100	—
Establishment characteristics		
Service-providing industries	99	1
Education and health services	99	1
Educational services	100	—
Elementary and secondary schools	100	—
Junior colleges, colleges, and universities	100	—
Public administration	100	—
1 to 99 workers	100	—
1 to 49 workers	100	—
50 to 99 workers	100	—
100 workers or more	99	1
500 workers or more	100	—

See footnotes at end of table.

Table 5. Defined benefit frozen retirement plans:¹ Benefits accrual, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Retirement benefit accrual ²	
	All existing participants continue to accrue benefits	No existing participants continue to accrue benefits
State government	100	—
Geographic areas		
New England	100	—
Middle Atlantic	100	—
East North Central	100	—
West North Central	100	—
Mountain	100	—
Pacific	100	—

¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.

² Benefit accruals are for existing participants since the plan was closed to new workers or stopped accruing benefits.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, State and local government workers, National Compensation Survey, March 2009

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
All workers	1	5	94
Worker characteristics			
Management, professional, and related	1	5	94
Professional and related	1	4	95
Teachers	—	2	98
Primary, secondary, and special education school teachers	—	3	97
Registered nurses	—	—	73
Service	—	—	94
Protective service	—	—	95
Sales and office	—	—	92
Office and administrative support	—	—	92
Natural resources, construction, and maintenance	—	—	100
Production, transportation, and material moving ...	—	—	99
Full time	1	5	94
Part time	—	—	99
Union	—	3	97
Nonunion	—	—	86
Wage percentiles:²			
Lowest 10 percent	—	—	77
Lowest 25 percent	—	—	87
Second 25 percent	—	—	94
Third 25 percent	—	—	94
Highest 25 percent	—	3	97
Highest 10 percent	—	—	98
Establishment characteristics			
Service-providing industries	1	5	94
Education and health services	1	4	95
Educational services	—	3	97
Elementary and secondary schools	—	2	98
Junior colleges, colleges, and universities	—	—	89
Health care and social assistance	—	—	84
Hospitals	—	—	83
Public administration	—	—	92
1 to 99 workers	—	—	83
1 to 49 workers	—	—	75
50 to 99 workers	—	—	88
100 workers or more	1	4	95
100 to 499 workers	—	—	92
500 workers or more	—	—	96

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Time since plan closed to new workers or stopped accruing benefits		
	1 year	2 to 5 years	Greater than 5 years
State government	—	—	85
Local government	—	—	97
Geographic areas			
New England	—	—	97
Middle Atlantic	—	—	99
East North Central	—	—	99
West North Central	—	—	100
South Atlantic	—	—	87
West South Central	—	—	68
Mountain	—	—	100
Pacific	—	—	91

¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, State and local government workers, National Compensation Survey, March 2009

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Alternatives to frozen plans available	Alternatives for employees in frozen plans ²		
		New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers	100	95	1	—
Worker characteristics				
Management, professional, and related	100	96	1	—
Professional and related	100	96	1	—
Teachers	100	99	—	—
Primary, secondary, and special education school teachers	100	98	—	13
Registered nurses	100	99	—	—
Service	100	93	1	—
Protective service	100	92	—	—
Sales and office	100	91	—	31
Office and administrative support	100	90	—	33
Natural resources, construction, and maintenance	100	96	—	—
Production, transportation, and material moving ...	100	99	—	—
Full time	100	95	1	—
Part time	100	97	—	—
Union	100	95	—	—
Nonunion	100	92	3	19
Wage percentiles:³				
Lowest 10 percent	100	83	—	—
Lowest 25 percent	100	93	2	—
Second 25 percent	100	94	—	—
Third 25 percent	100	90	—	—
Highest 25 percent	100	98	—	—
Highest 10 percent	100	99	—	—
Establishment characteristics				
Service-providing industries	100	95	1	—
Education and health services	100	96	1	14
Educational services	100	98	—	13
Elementary and secondary schools	100	98	—	12
Junior colleges, colleges, and universities	100	97	—	—
Health care and social assistance	100	89	—	—
Hospitals	100	94	—	7
Public administration	100	93	—	—
1 to 99 workers	100	89	—	35
1 to 49 workers	100	75	—	—
50 to 99 workers	100	97	—	—
100 workers or more	100	95	1	—
100 to 499 workers	100	92	—	—
500 workers or more	100	96	—	18

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers participating in frozen defined benefit plans = 100 percent)

Characteristics	Alternatives to frozen plans available	Alternatives for employees in frozen plans ²		
		New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
State government	100	91	—	—
Local government	100	96	1	14
Geographic areas				
New England	100	98	—	—
Middle Atlantic	100	99	—	1
East North Central	100	87	—	—
West North Central	100	90	—	—
South Atlantic	100	71	—	28
West South Central	100	91	—	—
Mountain	100	90	—	—
Pacific	100	99	—	54

¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.

² The sum of the individual components may be greater than the total because some employers offer more than one alternative.

³ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in

the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 8. Defined contribution retirement plans:¹ Selected attributes, State and local government workers, National Compensation Survey, March 2009

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	58	42	77	23
Worker characteristics				
Management, professional, and related	56	44	74	26
Professional and related	55	45	72	28
Teachers	52	48	71	29
Primary, secondary, and special education school teachers	41	59	70	30
Registered nurses	63	37	77	23
Service	61	39	76	24
Protective service	61	39	74	26
Sales and office	59	41	84	16
Office and administrative support	58	42	84	16
Natural resources, construction, and maintenance	67	33	80	20
Production, transportation, and material moving ...	54	46	—	—
Full time	58	42	77	23
Part time	64	36	76	24
Union	45	55	66	34
Nonunion	65	35	82	18
Wage percentiles:²				
Lowest 10 percent	62	38	82	18
Lowest 25 percent	64	36	84	16
Second 25 percent	58	42	82	18
Third 25 percent	56	44	72	28
Highest 25 percent	55	45	71	29
Highest 10 percent	59	41	68	32
Establishment characteristics				
Service-providing industries	58	42	77	23
Education and health services	56	44	72	28
Educational services	53	47	68	32
Elementary and secondary schools	38	62	61	39
Junior colleges, colleges, and universities	65	35	74	26
Health care and social assistance	61	39	82	18
Hospitals	64	36	79	21
Public administration	58	42	80	20
1 to 99 workers	65	35	—	—
1 to 49 workers	72	28	—	—
50 to 99 workers	55	45	—	—
100 workers or more	57	43	74	26
100 to 499 workers	62	38	90	10
500 workers or more	55	45	70	30

See footnotes at end of table.

Table 8. Defined contribution retirement plans:¹ Selected attributes, State and local government workers, National Compensation Survey, March 2009—Continued

(All workers participating in defined contribution plans = 100 percent)

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government	58	42	75	25
Local government	57	43	78	22
Geographic areas				
Middle Atlantic	59	41	65	35
East North Central	46	54	80	20
South Atlantic	53	47	69	31
East South Central	76	24	—	—
West South Central	84	16	89	11
Mountain	48	52	—	—
Pacific	37	63	69	31

¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note

for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.